

Information to identify the case:

Debtor 1	Daniel Henke	Social Security number or ITIN	xxx-xx-3131
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **Southern District of New York**

Case number: **17-35238-cgm**

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 2/17/17; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Thomas Genova, Trustee is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

9/20/17

By the court: Cecelia G. Morris
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Daniel Henke
 Debtor

Case No. 17-35238-cgm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-4

User: gcolon
 Form ID: 155new

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db	+Daniel Henke, PO Box 368, Cairo, NY 12413-0368
smg	+N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
unk	+Dominick Cannavo, c/o Freeman Howard, PC, 441 E. Allen St., PO Box 1328, Hudson, NY 12534-0316
7099415	+COLUMBIA MEMORIAL HOSPITAL, 71 PROSPECT AVE, HUDSON, NY 12534-2907
7099416	+DOMINICK CANNAVO, 245 7TH AVENUE, APT. 8B, NEW YORK, NY 10001-7301
7099417	+FREEMAN HOWARD, PC, 441 EAST ALLEN STREET, HUDSON, NY 12534-2422
7099418	+GREENE COUNTY TREASURER, PO BOX 191, CATSKILL, NY 12414-0191
7099419	+INDEPENDENT RECOVERY RESOURCES, 24 RAILROAD AVE, PATCHOGUE, NY 11772-3518
7099421	+KJ MCGUIRE, JR., ESQ., 710 BRUNSWICK ROAD, TROY, NY 12180-9038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QTGENOVA.COM Sep 20 2017 20:18:00 Thomas Genova, Trustee, 1136 Route 9,
 Wappingers Falls, NY 12590-4905

7099414	E-mail/Text: ering@cbhv.com Sep 20 2017 20:10:40 CBHV, PO BOX 831, NEWBURGH, NY 12551-0831
7099420	EDI: IRS.COM Sep 20 2017 20:18:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPER, PO BOX 7346, PHILADELPHIA, PA 19101-7346
7099422	E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 20 2017 20:10:57 NYS DEP'T TAXATION & FINANCE, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

clrk	Clerk of Court, United States Bankruptcy Court, SD
aty*	+Thomas Genova, Trustee, 1136 Route 9, Wappingers Falls, NY 12590-4905

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Paul M. Freeman	on behalf of Plaintiff Dominick Cannavo	freeman@freemanhoward.com,
griesemer@freemanhoward.com		
Thomas Genova, Trustee	tom_genmal@optonline.net;tgenova@ecf.epiqsystems.com	
Thomas W. Bauer	on behalf of Debtor Daniel Henke	bauertw@gmail.com
United States Trustee	USTPRegion02.PK.ECF@USDOJ.GOV	

TOTAL: 4